

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Maureen Elizabeth Calder
 Debtor

Case No. 16-13237-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: John
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 9

Date Rcvd: May 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2017.

db	+Maureen Elizabeth Calder, 360 Radford Court, Glen Mills, PA 19342-2042
NONE	+Darlington Woods Condominium Association, c/o Scott F. Waterman, Esquire, 110 W. Front Street, Media, PA 19063-3208
13734638	+M&T Bank, c/o ANDREW F GORNALL, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13840451	+M&T Bank, c/o THOMAS I. PULEO, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: bankruptcy@phila.gov May 19 2017 00:52:02	City of Philadelphia, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 19 2017 00:51:37	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 19 2017 00:51:53	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13722647	E-mail/Text: camanagement@mtb.com May 19 2017 00:51:23	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
13742088	E-mail/Text: camanagement@mtb.com May 19 2017 00:51:23	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2017 at the address(es) listed below:

ANDREW F GORNALL	on behalf of Creditor	M&T Bank agornall@kmlawgroup.com,
bkgroup@kmlawgroup.com		
ANTHONY A. FRIGO	on behalf of Debtor Maureen Elizabeth Calder	anthonyfrigo@msn.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor	M&T Bank bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com		
JOSHUA ISAAC GOLDMAN	on behalf of Creditor	M&T Bank bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com		
MATTEO SAMUEL WEINER	on behalf of Creditor	M&T Bank bkgroup@kmlawgroup.com
SCOTT F. WATERMAN	on behalf of	Darlington Woods Condominium Association
scottfwaterman@gmail.com,		scottfwaterman@gmail.com
THOMAS I. PULEO	on behalf of Creditor	M&T Bank tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com		
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	
WILLIAM C. MILLER, Esq.	ecfemails@phl3trustee.com,	philaecf@gmail.com

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Maureen Elizabeth Herron a/k/a Maureen E.
Herron a/k/a Maureen Herron a/k/a Maureen
Calder

Debtor

M&T Bank

Movant

vs.

Maureen Elizabeth Herron a/k/a Maureen E.
Herron a/k/a Maureen Herron a/k/a Maureen
Calder

Debtor

William C. Miller

Trustee

CHAPTER 13

NO. 16-13237 AMC

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$12,451.51**, which breaks down as follows;

Post-Petition Payments: November 1, 2016 through December 1, 2016 at \$1,625.82/month;
January 1, 2017 to May 1, 2017 at \$1,648.61/month.
Suspense Balance: \$74.18
Fees & Costs Relating to Motion: \$1,031.00
Total Post-Petition Arrears \$12,451.51

2. The Debtor shall cure said arrearages in the following manner:

a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$12,451.51**.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$12,451.51** along with the pre-petition arrears;

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due June 1, 2017 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$1,648.61 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3), which the parties hereby agree to waive.

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: May 12, 2017

By: /s/ Matteo S. Weiner, Esquire
Matteo S. Weiner, Esquire
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106-1532
(215) 627-1322 FAX (215) 627-7734

Date: 5/15/17

[Signature]
Anthony A. Frigo, Esquire
Attorney for Debtor

Date: 5-15-17

[Signature]
William C. Miller
Chapter 13 Trustee

WILLIAM C. MILLER

Approved by the Court this 17th day of May, 2017. However, the court
retains discretion regarding entry of any further order.



Bankruptcy Judge
Ashely M. Chan